

Successful SparkPoint Clients

An in-depth analysis of SparkPoint clients
who have achieved long-term outcomes

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Regional Overview

Highlights

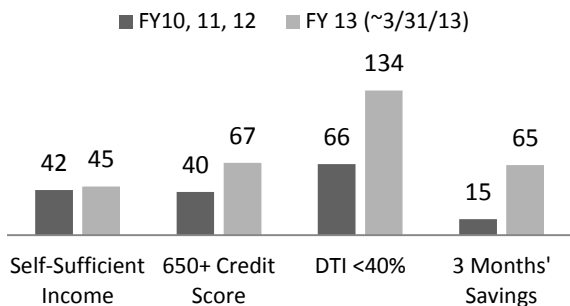
Who are “successful” clients?

Regional long-term outcomes achieved

Long-term outcomes achieved – by outcome and by site

Highlights

More clients achieved long-term outcomes in the first three quarters of FY13 than in all of FY10, FY11, and FY12 combined.



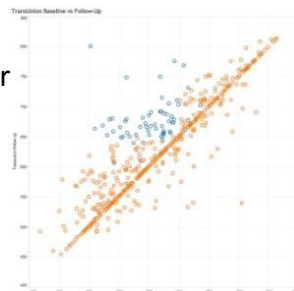
Successful clients, on average, come to SparkPoint with slightly less income but have a lower self-sufficiency standard.

	Successful Clients	All Measurable Clients
Average Baseline Income	\$1,360	\$1,498
Average Distance to Self-Sufficient Income	\$1,821	\$3,237

There are no noticeable differences between successful clients and all measurable clients in gender, ethnicity, primary language, or interest. However, certain household factors are more notable among successful clients.

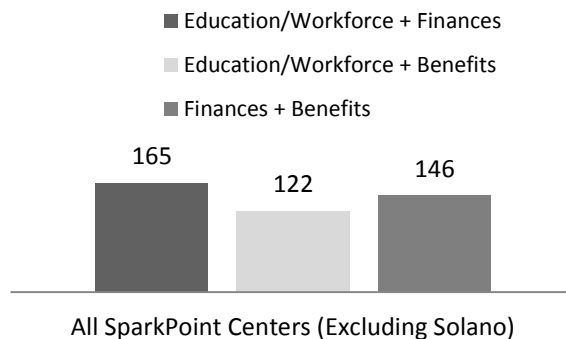
	Successful Clients	All Measurable Clients
Gender	64% Female	64% Female
Ethnicity	31% Latino 30% African American 20% Caucasian	29% Latino 34% African American 17% Caucasian

Successful clients, on average, come to SparkPoint with a higher credit score, lower DTI, and more savings, but make more progress on credit, DTI, and savings than all measurable clients.



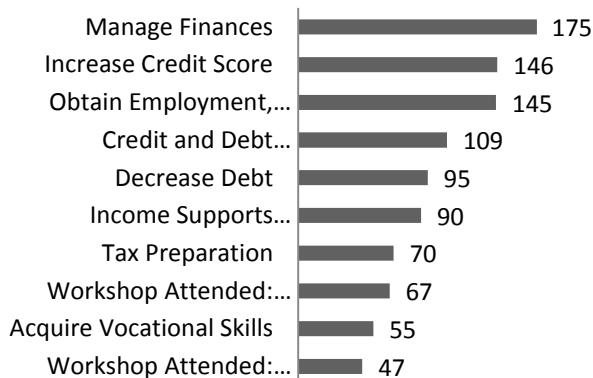
The most popular bundle included an education/workforce service and a financial service.

Most Popular Bundles by Category



Manage finances, increase credit score, and obtain employment are the top services accessed by both successful clients and all measurable clients.

Top 10 Services - Successful Clients



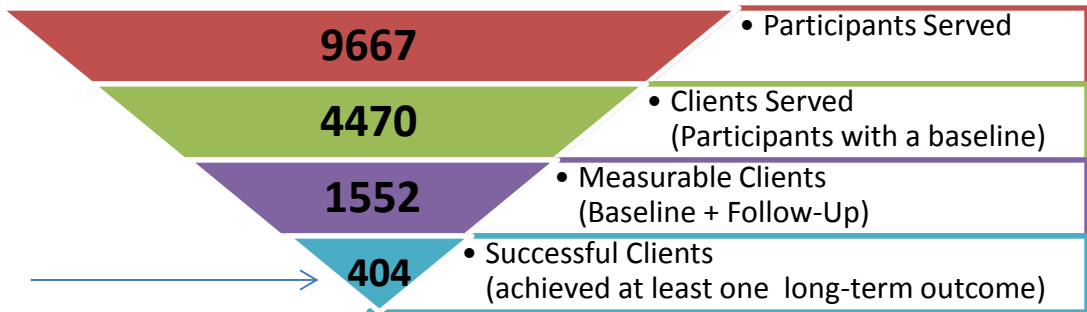
A high percentage of measurable clients come to SparkPoint having already achieved one or more long term outcomes. 18% came in with self-sufficient income and 41% of calculable clients had <40% DTI at baseline.

Who are “successful” clients?

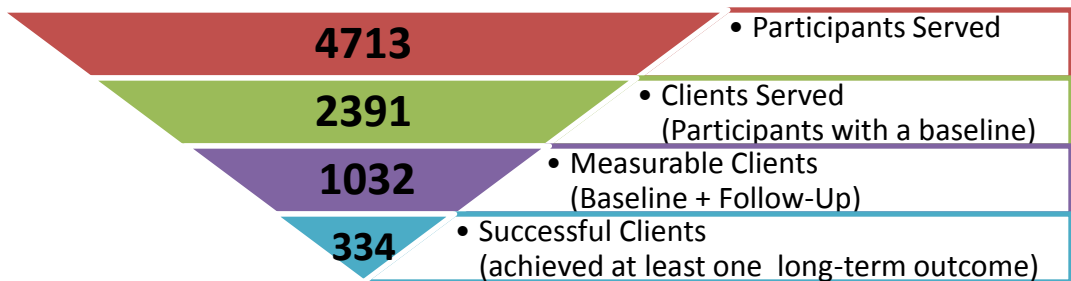
This report focuses on the 404 clients who have achieved one or more long-term outcomes between July 1st, 2009 and March 31st, 2013. These clients are referred to as “**successful clients**” in this report. Please see the appendix for a review of definitions and calculations of long-term outcomes.

With the exception of the regional overview and bundling sections, the analysis excludes successful Solano clients and focuses on the 358 successful clients in the 8 other SparkPoint Centers. **All measurable clients** refers to clients who have both a baseline and a follow-up within this time frame. All measurable clients also includes successful clients.

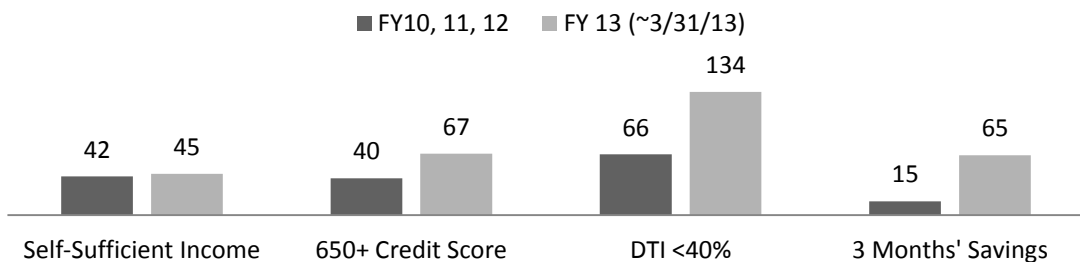
Between July 1st, 2009 and March 31st, 2013, ten Bay Area SparkPoint Centers served 9,667 participants, 4,470 of whom became clients who completed a baseline assessment. Of these clients, 1,552 are measurable, meaning they have also completed a follow-up, and 404 have achieved one or more long-term SparkPoint outcomes: self-sufficient income, a credit score of 650 or above, a debt-to-income ratio of less than 40%, and three months of savings.



Although our analysis includes successful clients from 2009 onward, 83% of these clients were served this fiscal year. This is likely because progress takes time and because FY13 was the first full year that all ten SparkPoint centers were open and operating. The chart below reflects **FY13** numbers.



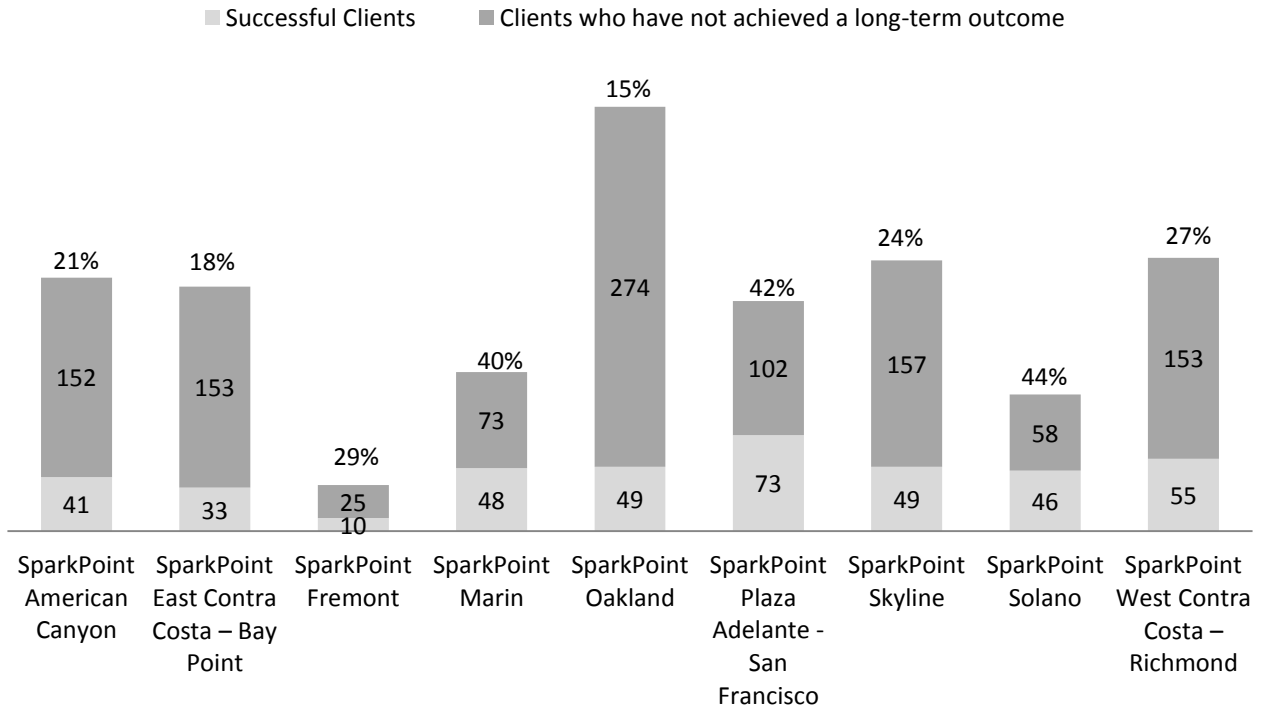
Outcomes Achieved Before FY13 and During FY13



Regional long-term outcomes achieved

The chart below shows a breakdown of successful clients at each SparkPoint Center. Each bar indicates the number of measurable clients at the site broken down by clients who have achieved a long-term outcome and clients who have not. On average, each SparkPoint center has 172 measurable clients and 45 successful clients.

Ratio of Successful Clients to All Measurable Clients



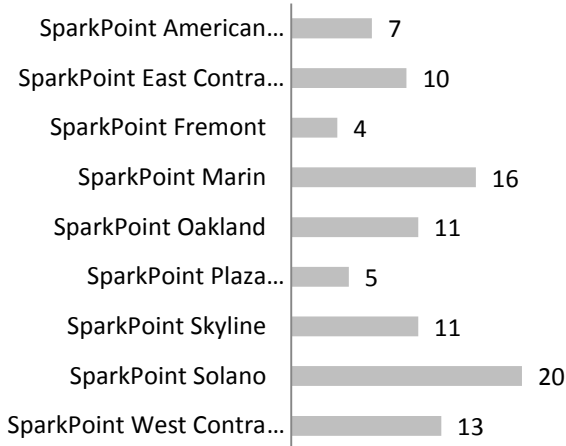
The chart below shows that debt to income ratio of less than 40% was the most commonly achieved long-term outcome across all centers. It also shows that accumulating savings equivalent to three months' worth of savings was achieved by the fewest number of SparkPoint clients.

Long-Term Outcome	# of Clients Who Achieved the Outcome
Self-Sufficient Income	87
650+ Credit Score	107
DTI <40%	200
3 Months of Savings	80

Long-term outcomes achieved – by outcome and by site

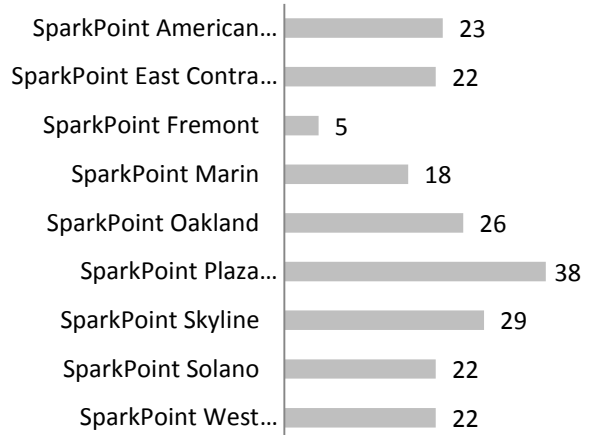
SparkPoint Solano had the highest number of clients who achieved self-sufficient income.

Number of Clients Who Achieved Self-Sufficient Income



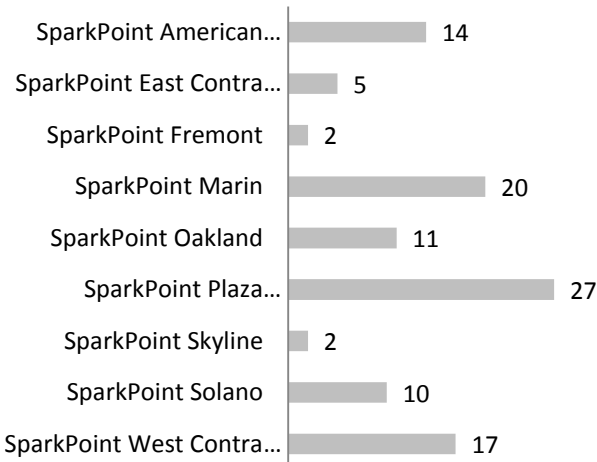
SparkPoint San Francisco had the highest number of clients who achieved <40% DTI.

Number of Clients Who Achieved <40% DTI



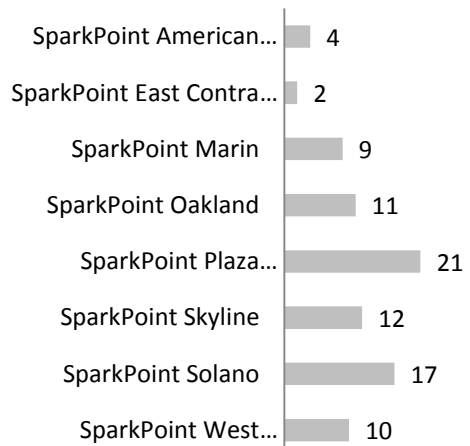
SparkPoint San Francisco also had the highest number of clients who achieved a credit score of at least 650.

Number of Clients Who Achieved 650+ Credit Score



Accumulating savings equal to three months of living expenses was the least commonly achieved long-term outcome.

Number of Clients Who Achieved 3 Months' Worth of Savings



Demographics

Are the demographics of successful clients different from the demographics of all measurable clients?

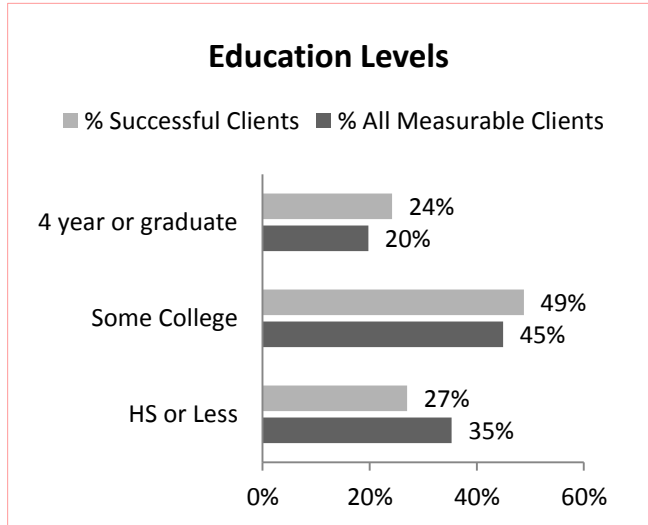
What household factors are common among successful clients?

Are the demographics of successful clients different from the demographics of all measurable clients?

There are no noticeable differences in gender, ethnicity, primary language, first interest or how clients heard about SparkPoint.

Successful clients indicate having a slightly higher education level. A higher percentage of successful clients have a 4 year degree, graduate degree, or some college-level education.

	Successful Clients	All Measurable Clients
Gender	64% Female	64% Female
Ethnicity	31% Latino 30% African American 20% Caucasian	29% Latino 34% African American 17% Caucasian
Primary Language	English, Spanish	English, Spanish
First interest	Getting a job, improving credit	Getting a job, improving credit
Referred to SparkPoint by	Nonprofit agency/staff	Nonprofit agency/staff



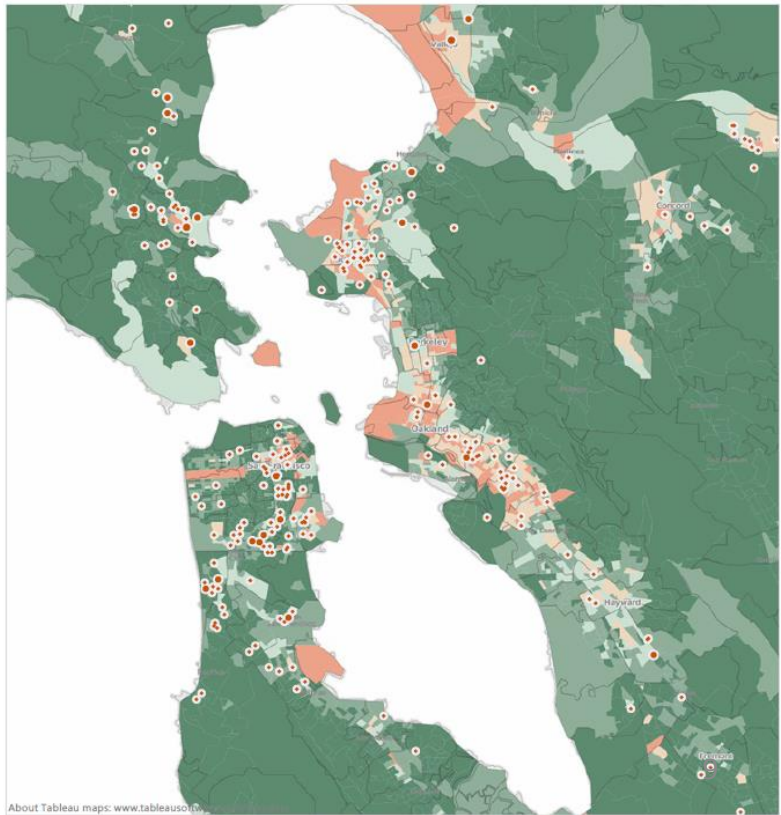
Successful clients do not come from higher-income neighborhoods.

2009 Household Income (median)

- 0 to 38,200
- 38,200 to 50,100
- 50,100 to 62,500
- 62,500 to 82,400
- 82,400 to 501,000

Successful Clients

- Successful Client (achieved at least one long-term goal)



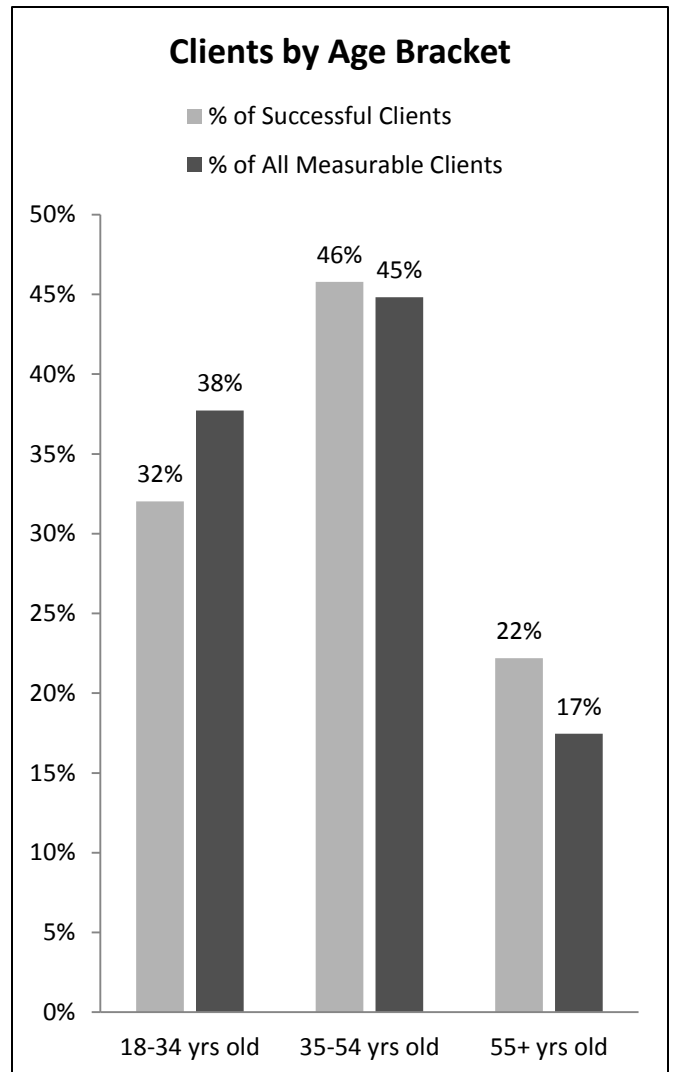
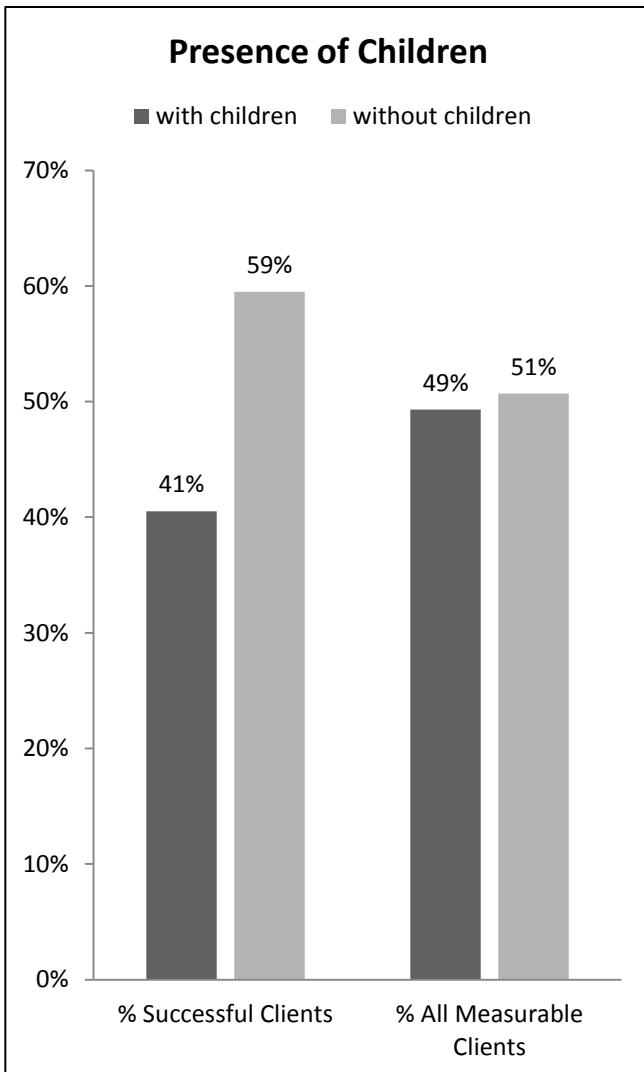
Map based on longitude and latitude. Color shows details about Successful Clients. Size shows sum of Number of Records. The view is filtered on Successful Clients, which keeps Successful Client (achieved at least one long-term goal).

What household factors are common among successful clients?

A higher percentage of successful clients do not have children.

A higher percentage of successful clients are in the 55 and older age bracket.

	No Difference (<5%)	Notable Difference (=>5%)
# of adults	X	
# of kids	X	
Age of kids	X	
Age of adults		X
Marital status	X	
Presence of children		X



Income

Do clients who achieve self-sufficient income start with higher income?

How much progress do successful clients make?

Do clients who achieve self-sufficient income have a lower self-sufficiency standard?

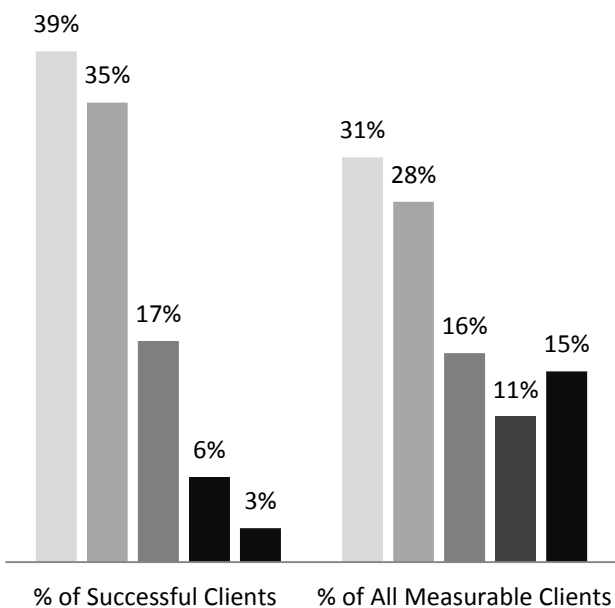
Do successful clients start off closer to the self-sufficiency standard?

Do clients who achieve self-sufficient income start with higher income?

Successful clients who achieve self-sufficient income do not start off with higher income compared to all measurable clients. The distribution looks similar.

Baseline Income

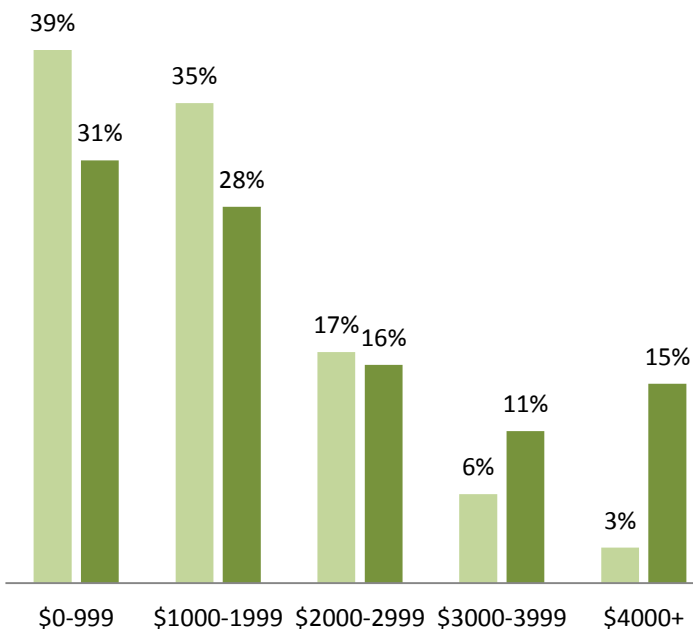
\$0-999
 \$1000-1999
 \$2000-2999
 \$3000-3999
 \$4000+



A higher % of successful clients have baseline incomes in the bottom two income brackets compared to all measurable clients. A higher % of all measurable clients belong in the top two income brackets.

Baseline Income

% of Successful Clients
 % of All Measurable Clients



	Successful Clients	All Measurable Clients
Average Baseline Income	\$1,360	\$1,498
Average Distance to Self-Sufficiency Standard	\$1,821	\$3,237

15 out of the 77 clients (19%) who achieved self-sufficient income came to SparkPoint with a monthly income of \$0. 119/1446 (8%) of all measurable clients come to SparkPoint with a monthly income of \$0.

It is noteworthy that 7% of all clients have a baseline monthly income of more than \$6,000. 18% came in above their self sufficiency standard. SparkPoint does not report clients as *achieving* self-sufficient income if they come in above the self-sufficiency standard.

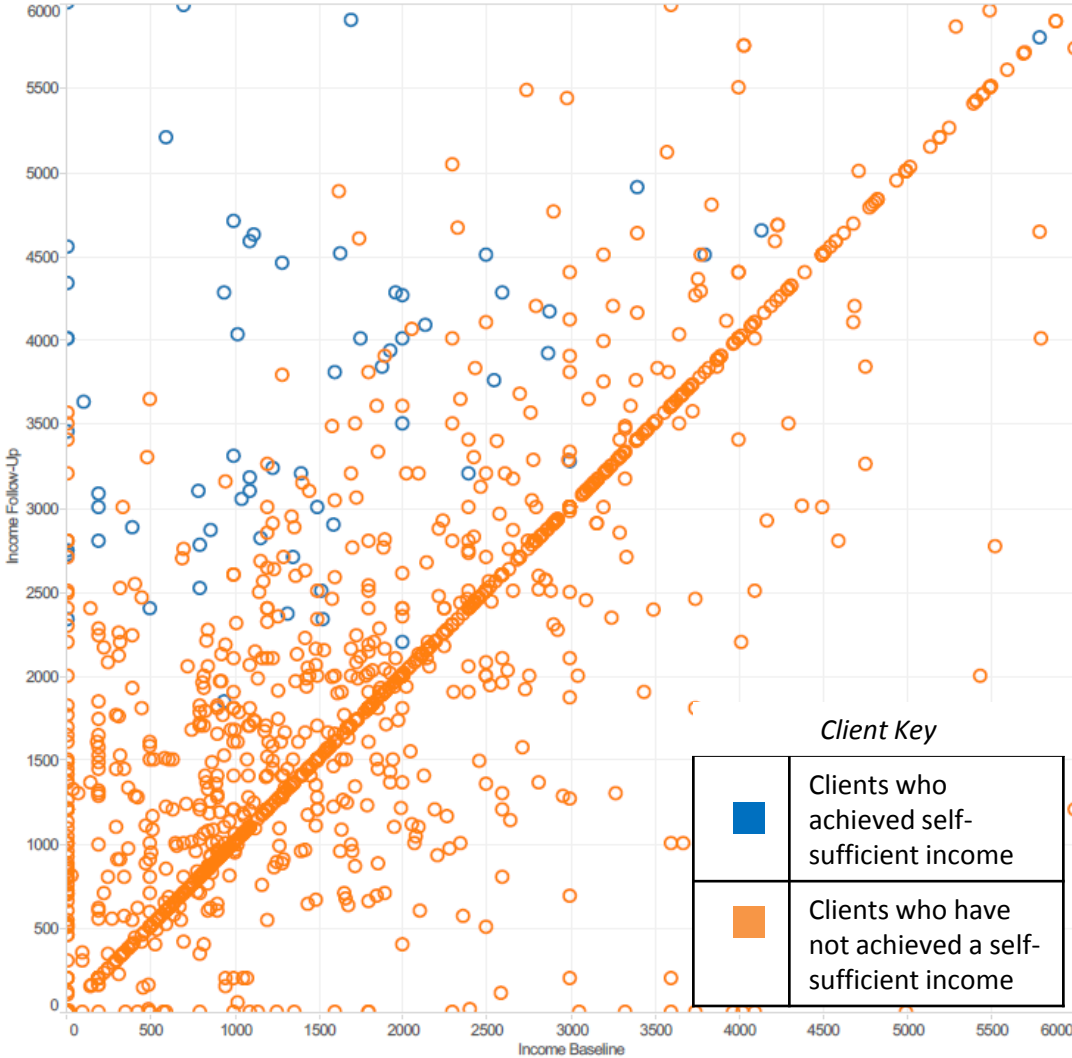
The scatterplot below charts all measurable clients by baseline and follow-up income.

Clients who achieve self-sufficient income do not start off with higher income.

Successful clients tend to gather in the upper left hand corner of the graph, which represents clients who come in with a low baseline income and have a high follow-up income.

Baseline Income and Follow Up Key

Low Baseline High Follow-Up	High Baseline High-Follow-Up
Low Baseline Low Follow-Up	High Baseline Low-Follow-Up



Client Key

■	Clients who achieved self-sufficient income
○	Clients who have not achieved a self-sufficient income

How much progress do successful clients make?

Successful clients make significant progress in increasing their income. See the keys to the right to help read the scatterplot for progress.

Income augmentation key

Increased income

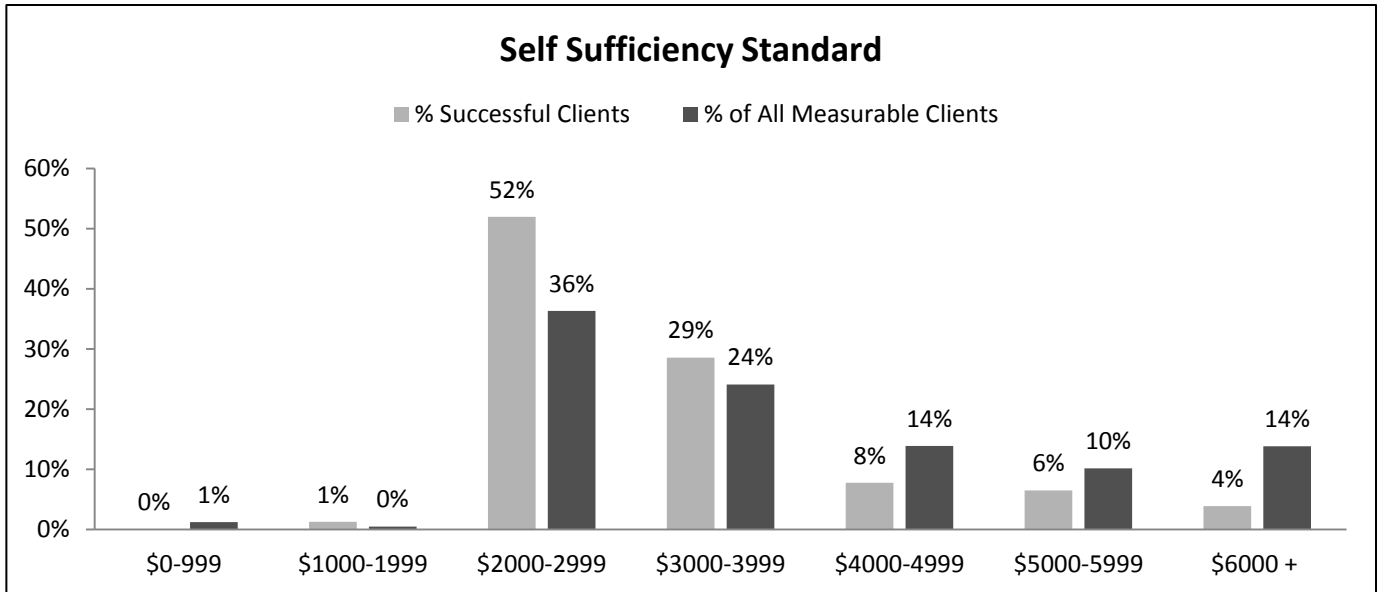
Decreased income

Income progress key

Follow-Up Income Higher than Baseline

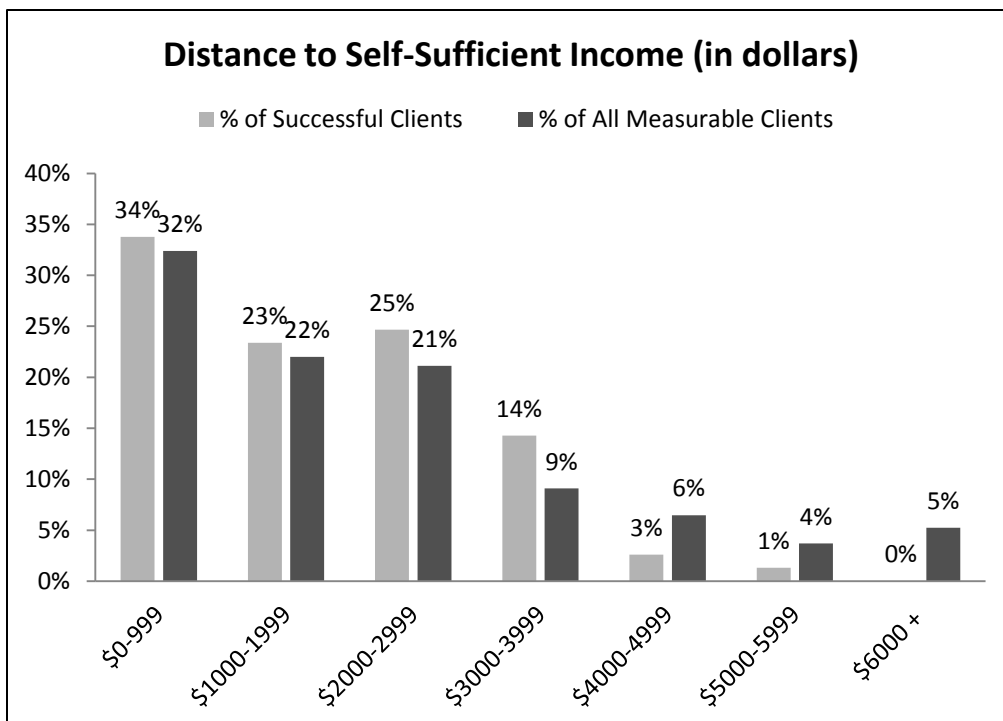
Follow-Up Income Lower than Baseline

Do clients who achieve self-sufficient income have a lower self-sufficiency standard?



A higher percentage of clients who achieve self-sufficient income have a lower self-sufficiency standard compared to all measurable clients. This could be because more successful clients have no children in the household.

Do successful clients start off closer to the self-sufficiency standard?



Clients who achieve self-sufficient income do not start off with higher income, but their standard is lower. Therefore, their distance to self-sufficiency is shorter.

This chart shows that a higher percentage of clients who achieve self-sufficient income have a slightly shorter distance to their goal.

Credit

Do successful clients come to SparkPoint with a credit score closer to 650?

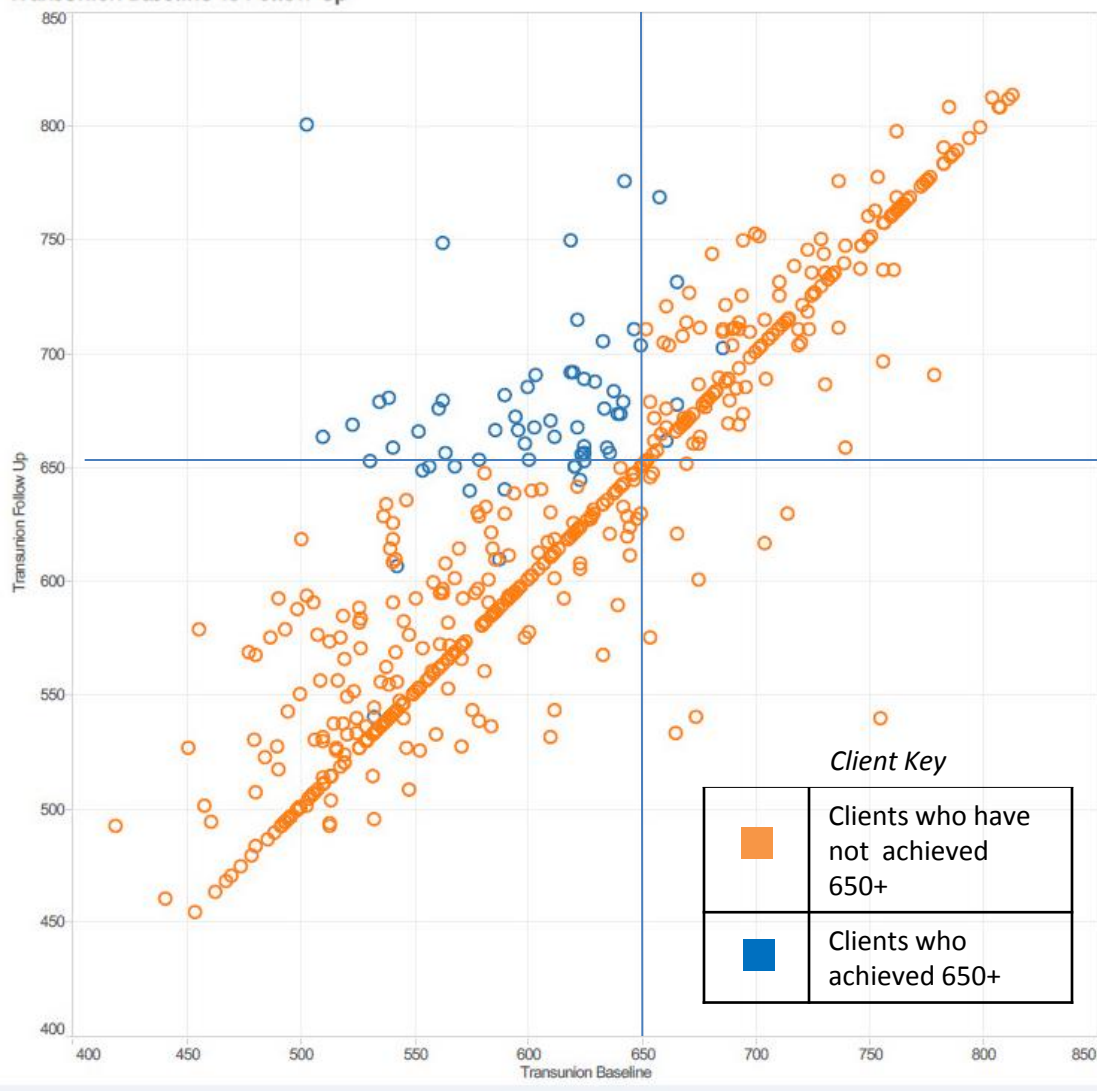
What is the average credit score increase among clients who achieve a score of at least 650?

Do successful clients come to SparkPoint with a credit score closer to 650?

Successful clients start with a credit score closer to 650. The scatterplot below charts baseline and follow-up TransUnion credit scores of all measurable clients. Many successful clients (blue) start closer to the vertical 650 line. The chart also highlights the high number of measurable clients who have a baseline credit score that is higher than 650.

	Successful Clients	All Measurable Clients
Average TransUnion Baseline Score	595	561
Average Distance to 650 Transunion Credit Score	55	89

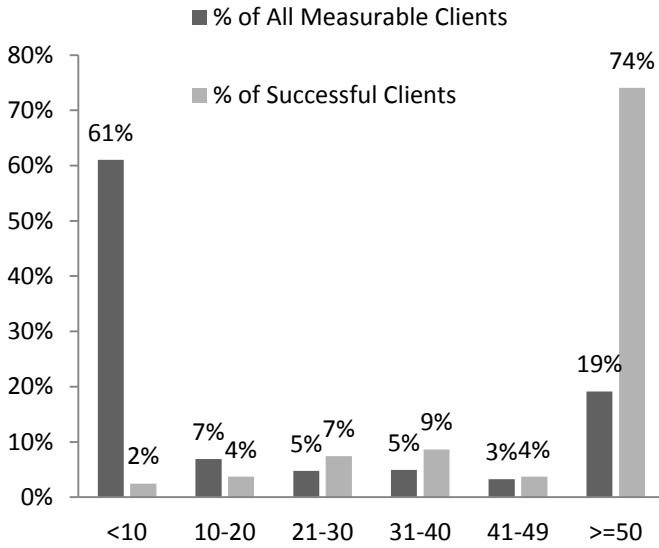
TransUnion Baseline vs Follow-Up



Although credit scores are measured in all three bureaus, the chart above only includes TransUnion scores. TransUnion is the bureau most commonly used by the 10 SparkPoint Centers (86% of successful clients have a TransUnion score, 70% have an Experian score and 68% have an Equifax score).

What is the average increase among clients who achieve a credit score of at least 650?

TransUnion Score Increase

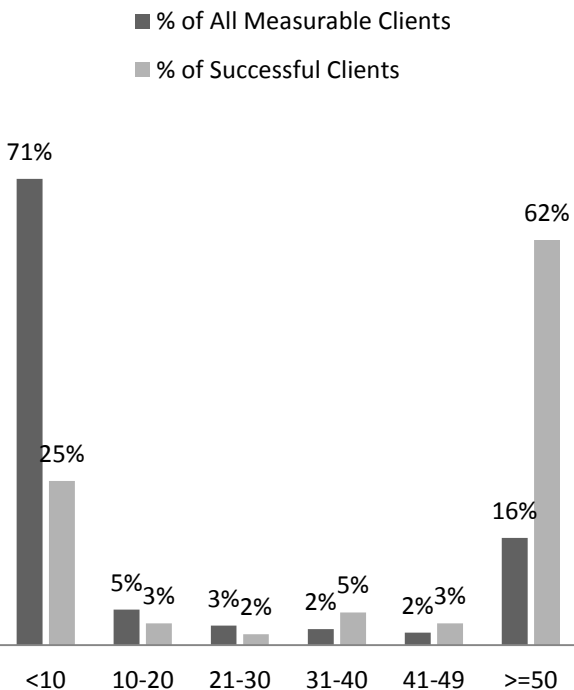


Clients who achieve a 650+ credit score increase their scores by more than 50 points.

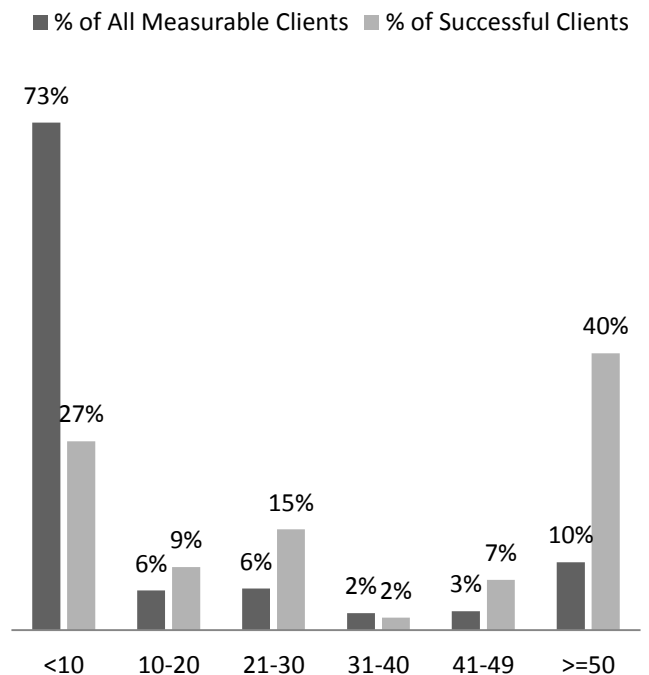
18 clients established their credit score and achieved a 650+ score.

Average Score Increases	Successful Clients	All Measurable Clients
TransUnion	73	13
Experian	41	6
Equifax	43	9

Experian Score Increase



Equifax Score Increase



Debt to Income Ratio and Debt

Do successful clients start with a DTI ratio closer to 40%?

Do successful clients make more or less progress than all measurable clients?

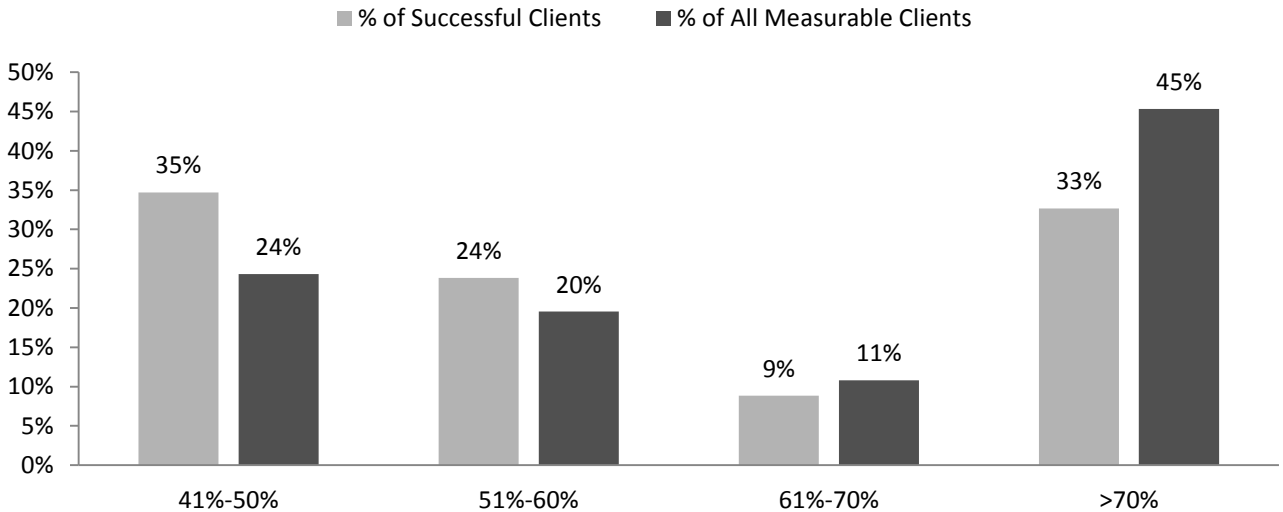
Do successful clients start with less debt?

Do successful clients make more progress in decreasing their debt compared to all measurable clients?

Do successful clients start with a DTI ratio closer to 40%?

Successful clients come to SparkPoint with a DTI ratio closer to 40%. Clients who come in with 0 income or 0 debt are not reflected in the chart below.

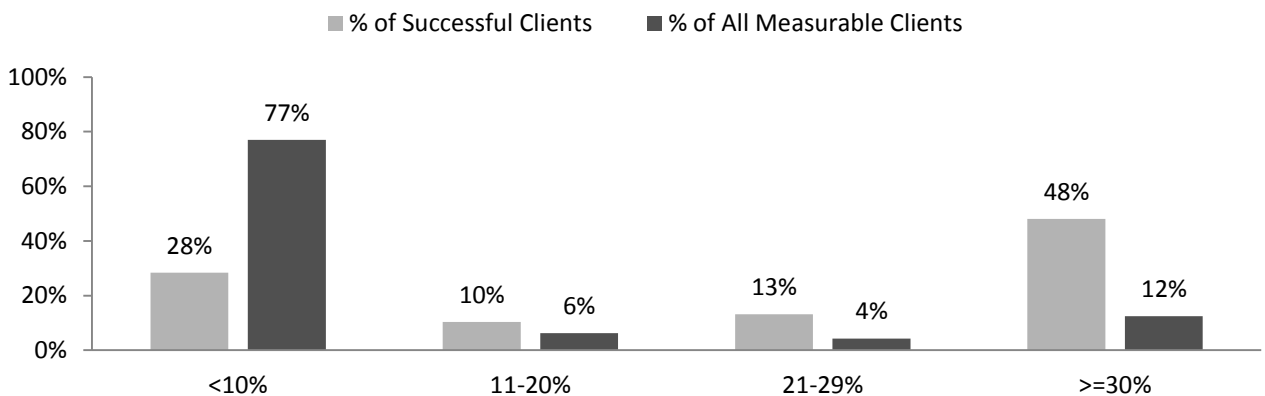
All clients with calculable DTI



Do successful clients make more or less progress than all measurable clients?

Successful clients make more progress in reducing their debt than all measurable clients. 48% of all clients who achieved DTI <40% decreased their ratio by at least 30%.

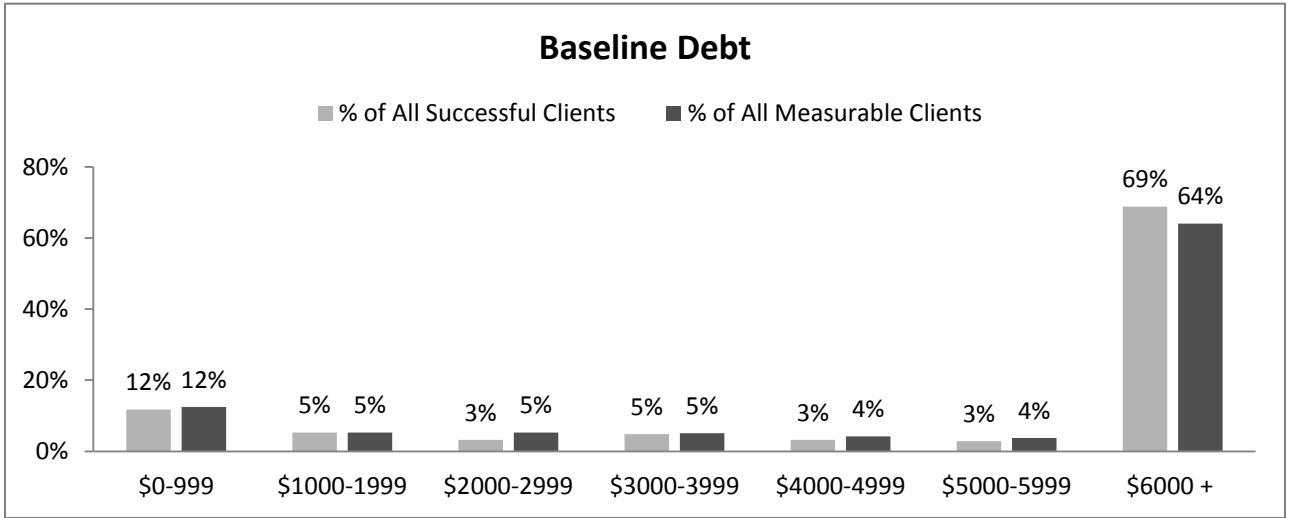
% DTI Decreased between Baseline and Follow-Up



41% of all measurable clients walked in the door with a DTI of 40% or lower, making them ineligible for this long term outcome category. Additionally 20% of successful clients and 17% of all clients came in with a DTI of 0 due to 0 income and/or 0 debt and 0 rent.

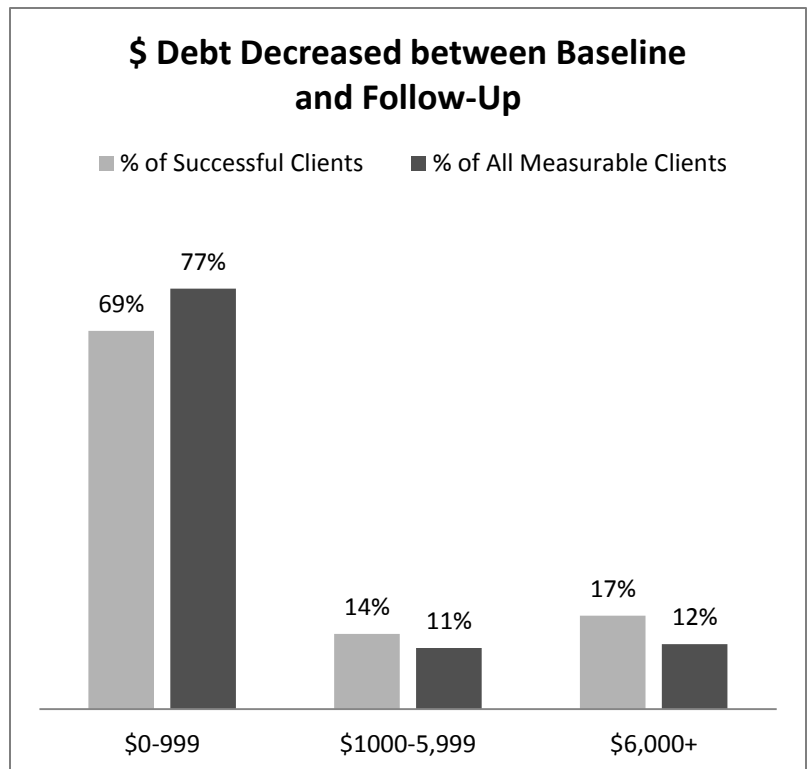
Do successful clients start with less debt?

The distribution of baseline debt by debt categories shows that the percent of successful clients in each category is not notably different than the percent of measurable clients in the same category. The only slight difference appears in the \$6,000 debt category where there are 5% more successful clients than all measurable clients. However, average baseline debt for successful clients is lower (see table below). This indicates that they are probably lower in the \$6000 debt category than all measurable clients.



Do successful clients make more progress in decreasing their debt compared to all measurable clients?

Successful clients make more progress in decreasing their debt than all measurable clients.



	Successful Clients	All Measurable Clients
Average Baseline Debt	\$51,379	\$74,752
Average Reduction in Debt (in Dollars)	\$14,589	\$10,943

Savings

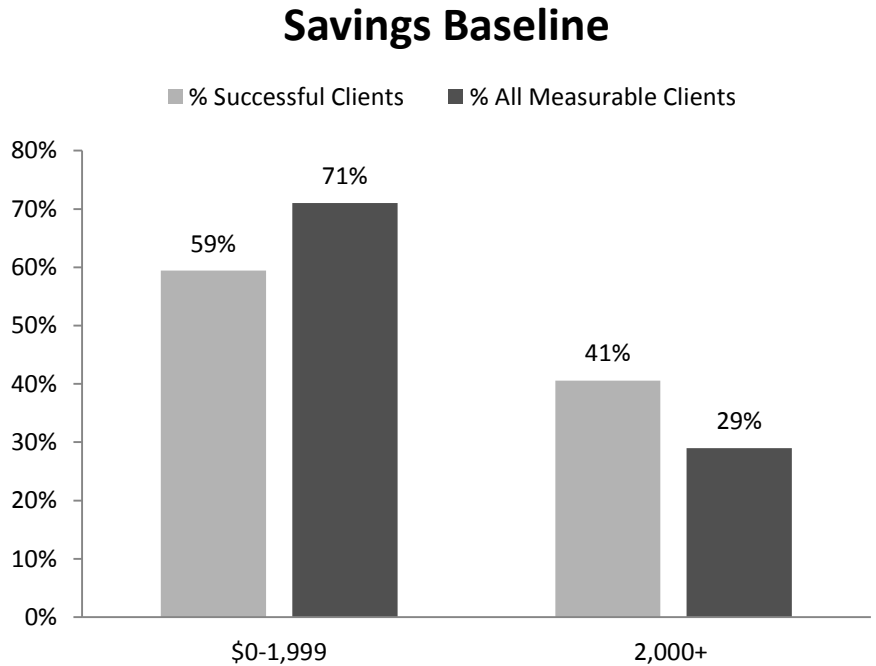
Do clients who achieve three months' worth of savings start off with more savings?

Do clients who achieve three months' worth of savings need to save less to reach their goal?

Do clients continue to save beyond the three month goal?

Do clients who achieve three months' worth of savings start off with more savings?

Successful clients start off with slightly more savings. 59% of successful clients have baseline savings of less than \$2,000, compared to 71% of all measurable clients. In contrast, 41% of successful clients have savings greater than \$2,000 compared to only 29% of all measurable clients.



Do clients who achieve three months' worth of savings need to save less to reach their goal?

Distance to Goal



	Successful Clients	All Measurable Clients
Average Baseline Savings	\$3,000	\$1,160
Average distance to 3 months' savings goal	\$3,090	\$5,767

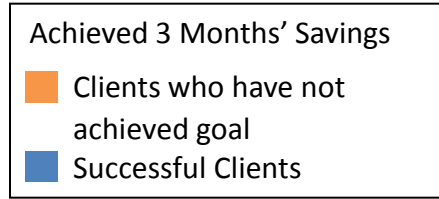
46% of successful clients have to save less than \$2,000 to accumulate three months' worth of savings, but more than half (64%) of all measurable clients have to save more than \$2,000.

Do clients continue to save beyond the three month goal?

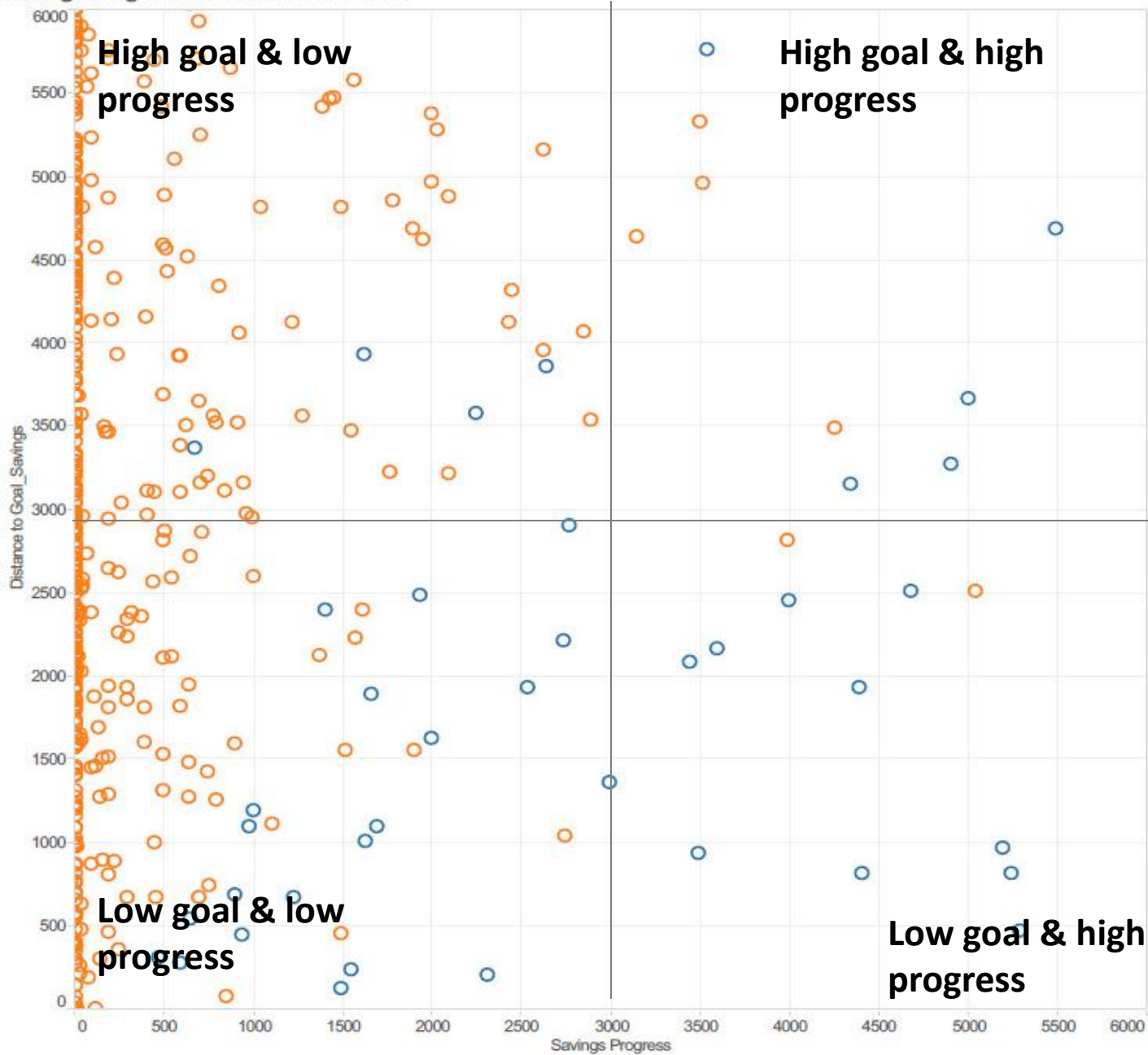
Successful clients have a shorter distance to the three months savings goal, but a portion (22%) continued to save after they reached their goal.

The scatterplot below shows that most clients fall in the two left boxes (low progress) and most successful clients fall in the bottom two boxes (low goal).

Many successful clients fall in the bottom right box, which indicates clients who have a low goal but are making more progress.



Savings Progress and Distance to Goal



Services

What are the most popular services among successful clients? Are they different from all measurable clients?

What services have the highest rate of successful clients?

What are the most popular services among clients who achieve self-sufficient income?

What are the most popular services among clients who achieve 650+ credit score?

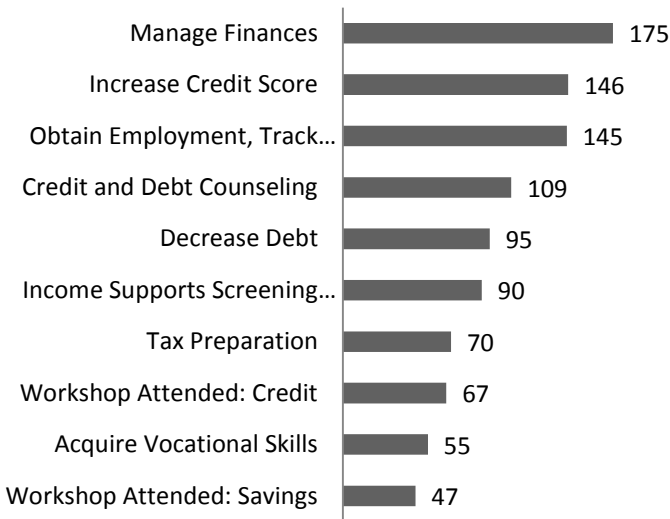
What are the most popular services among clients who achieve DTI <40%?

What are the most popular services among clients who achieve three months' worth of savings?

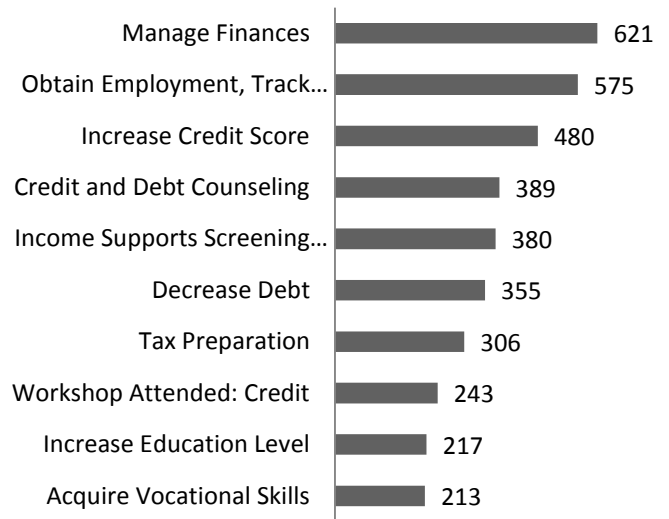
What are the most popular services among successful clients? Are they different from all measurable clients?

Successful clients most commonly accessed financial, credit, employment, and debt services. These services are not different from services accessed by all measurable clients.

**Top 10 Services
Successful Clients**



**Top 10 Services
All Measurable Clients**

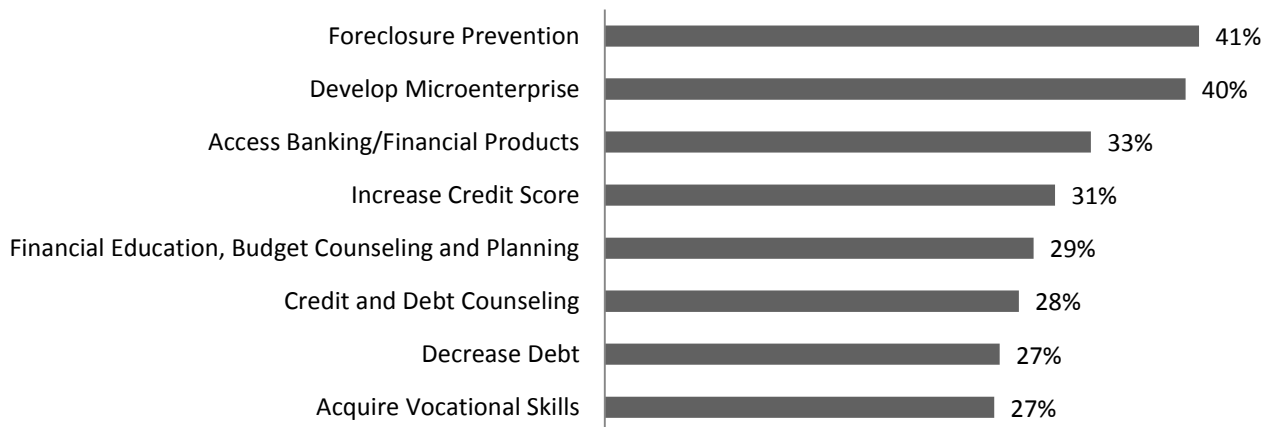


What services have the highest rate of successful clients?

Foreclosure prevention, microenterprise, and financial products produce the highest number of successful clients.

Highest Success Rates of Services

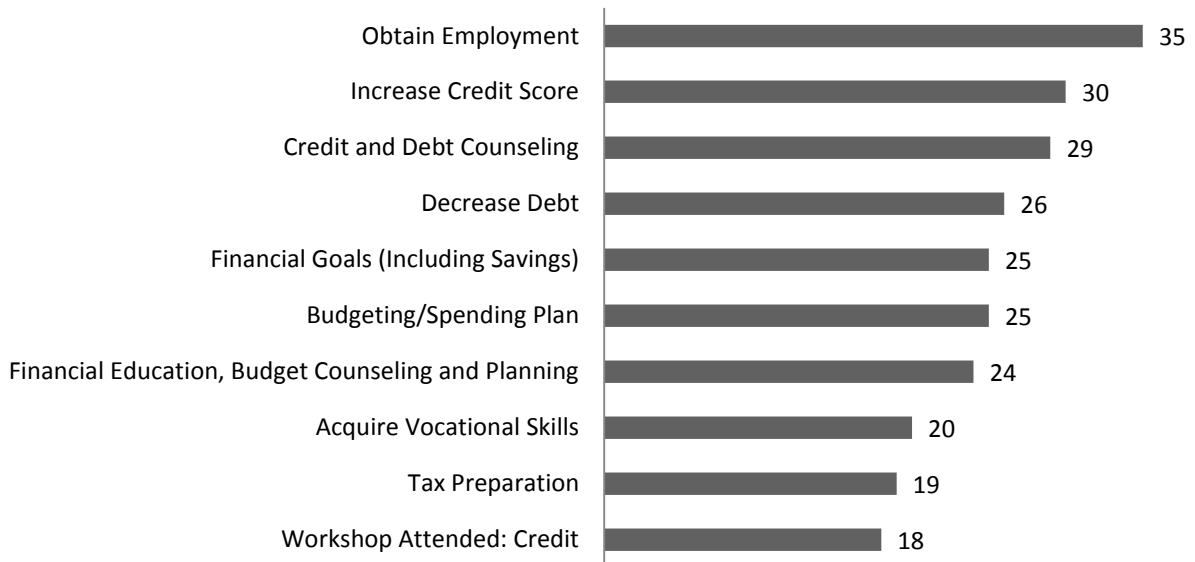
(Successful Clients Who Accessed Service/Total Clients Who Accessed Service)



What are the most popular services among clients who achieve self-sufficient income?

Of the 77 clients who achieved self-sufficient income, 35 (45%) accessed 1:1 employment/workforce development counseling services.

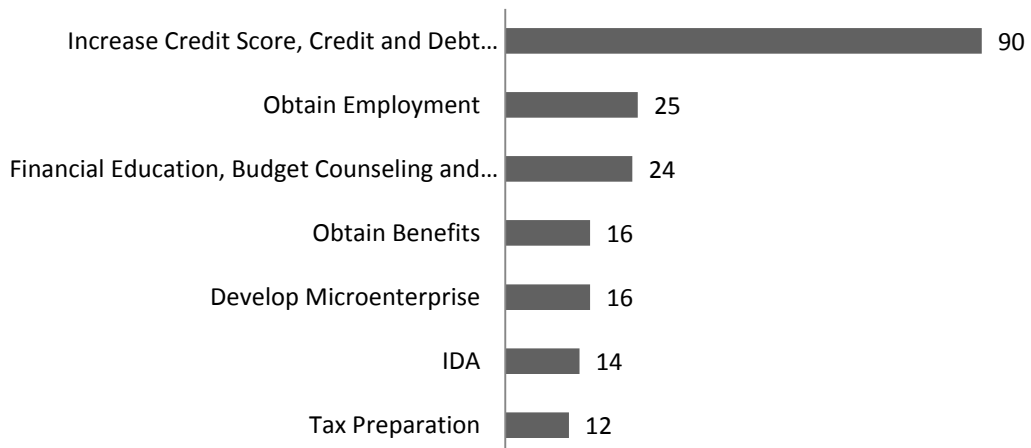
Top 10 Services



What are the most popular services among clients who achieve 650+ credit score?

90 out of the 98 clients (92%) who achieved 650+ credit score took up credit counseling (tracked as “increase credit score” or “credit and debt counseling”). This was by far the most popular service accessed by clients who achieved a 650+ credit score.

Top 7 Services



What are the most popular services among clients who achieve DTI <40%?

Popular services for clients who achieved <40% DTI include obtain employment, increase credit score, and obtain benefits.

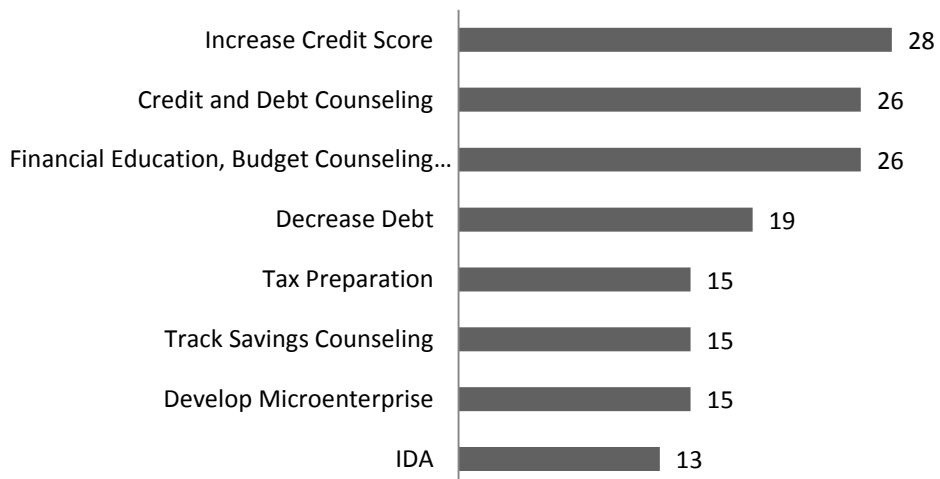
Top 10 Services



What are the most popular services among clients who achieve three months worth of savings?

Clients who achieved the 3 months savings goal accessed credit, debt, and financial services.

Top 8 Services



Bundling

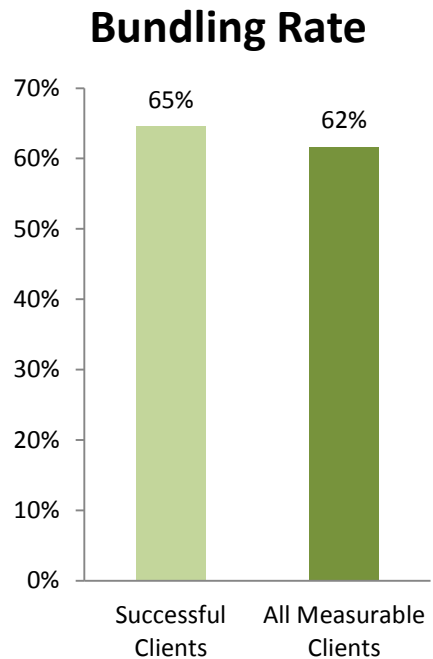
Do successful clients have a higher bundling percentage than all measurable clients?

Which outcomes have the highest percentage of bundlers?

What categories do successful clients bundle?

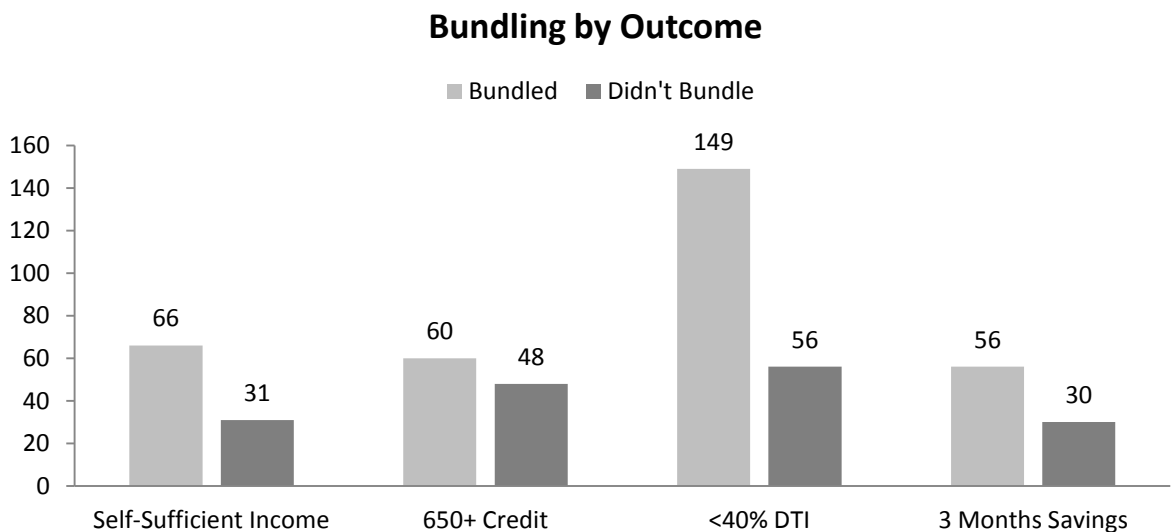
Do successful clients have a higher bundling percentage than all measurable clients?

65% of all successful clients bundled. This is only slightly higher than the bundling percentage of all measurable clients (62%). The average bundling rate for all clients, including those without a follow-up, is 50%.



Which outcomes have the highest percentage of bundlers?

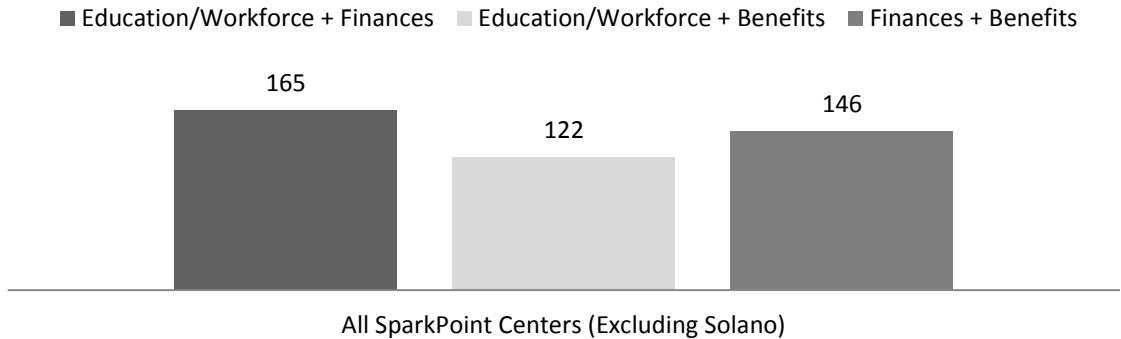
DTI is the outcome with the highest percentage of bundlers. 73% of clients who achieved DTI <40% bundled. 68% of clients who achieved self-sufficient income bundled, 65% of clients who achieved 3 months savings bundled, and 55% of clients who achieved 650 credit bundled.



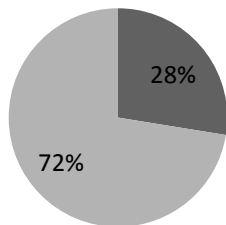
What categories do successful clients bundle?

The most common bundle across categories was education/workforce + finances, followed by finances+ benefits and education/workforce + benefits. 28% of measurable clients who bundled education/workforce and finances were successful, 26% of measurable clients who bundled education/workforce and benefits were successful, and 26% of measurable clients who bundled finance and benefits were successful.

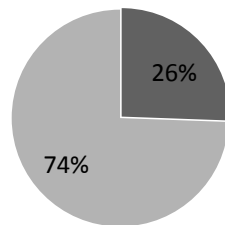
Most Popular Bundles by Category



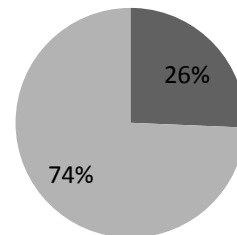
Education/Workforce + Finances



Education/Workforce + Benefits



Finances + Benefits



■ Successful Clients (Excluding Solano)
 ■ Clients who have not yet achieved a long-term outcome (Excluding Solano)

The chart below compares the percentages of all client non-bundlers who achieve the long-term outcome to the percentages of all client bundlers who achieve the long-term outcome. The percentages are out of all clients (4470), not all measurable clients (1552). Bundling matters especially for reducing DTI to <40% and achieving self-sufficient income. Bundlers were 4 times more likely to achieve DTI <40% and 3 times more likely to achieve self-sufficient income.

Outcome	Did not bundle	Bundled
Self-sufficient Income	1%	3%
DTI <40%	2%	8%
Credit 650+	2%	3%
Savings (3 months)	1%	2%

There is no notable difference between clients who bundled two categories and clients who bundled 3 categories.

Learning

Clients who are not measurable

Key takeaways, ideas and considerations

Further analysis

Clients who are not measurable

The successful client analysis unearthed pockets of clients scattered across all sites that are not measurable, even though they have both a baseline and a follow-up and are considered “measurable.” The charts below reflect clients who have both a baseline and a follow-up assessment but are still missing data due to blanks and null answers in their assessments.

Income	% Missing Data
Missing baseline income, follow-up income, or self-sufficiency standard	15% (224)
Missing either baseline or follow-up income	7% (103)
Has baseline and follow-up but missing self-sufficiency standard	8% (121)

Savings	% Missing Data
Missing baseline or follow-up savings	23%

DTI	% Missing Data
Missing minimum monthly payments or rent, or income	23%

Credit Scores	% Missing Data
Baseline but no follow-up score	8% (112/1446)
TransUnion – follow-up no baseline (out of everyone who has a follow-up TransUnion score)	9% (54/608)
Experian – follow-up no baseline (out of everyone who has a follow-up Experian score)	11% (44/413)
Equifax – follow-up no baseline (out of everyone who has a follow-up Equifax score)	11% (46/414)

****Please contact us for audit reports and a list of these people.**

Key Takeaways

Successful clients are closer to the outcomes but often surpassed it

Successful clients most often took up services in manage finances, increasing credit scores, and obtaining employment

Fewer successful clients have children

Successful clients indicate having slightly higher education levels

A higher percentage of successful clients are in the 55 and older age bracket

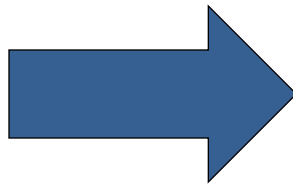
41% of successful clients who achieved three months' worth of savings came in with \$2,000 or more in savings, compared to only 29% of all measurable clients

Education/workforce and finances is the most popular bundle among successful clients.

73% of successful clients who achieved less than 40% DTI bundled

18% of all measurable clients come to SparkPoint above self-sufficient income

41% of all measurable clients come to SparkPoint with a DTI ratio less than or equal to 40%.



Ideas & Considerations

Set realistic, attainable goals that clients can surpass

Report on intermediate outcomes

Increase capacity in manage finances, increase credit score, and obtain employment

Explore ways to serve families with children

Increase education levels for clients, especially younger clients

Increase education levels for clients, especially younger clients

Look into methods of working with younger clients

Continue researching ways to establish savings habits for those who don't come in with savings

Encourage clients to bundle education/workforce and finances, especially for clients working to reduce their DTI ratio

Discuss next steps or new goals for clients who come to SparkPoint having already achieved one or more long-term goals

Further analysis

1. Center-specific analysis on successful clients
2. Regional and site-specific analysis on clients who are not making progress – why?
 - Active, measurable clients
 - Active, not measurable
 - Dismissed clients
3. How much time does it take to achieve an outcome, both short-term and long-term? Which outcomes take longer to achieve? By how much?
4. More analysis on bundling

Appendix

Review of long term
outcome definitions

Review of Outcomes

This is a quick review of long term outcomes and how they are calculated.

Self-sufficient income

- Self-sufficient income is defined as income equivalent to the client's self-sufficiency standard, based on county, family size, and ages of family members
- Clients must have income below the self-sufficiency standard on their baseline and have income higher than the self-sufficiency standard on their follow-up in order to be counted as achieving self-sufficient income

650+ credit score

- Clients must have a score below 650 in at least one bureau on their baseline to be counted as achieving at least a 650 credit score
- Clients must have at least one score above 650 on their most-recent follow-up to be counted as achieving a 650 credit score
- Scores will only be measured by bureau (i.e. Baseline credit scores from TransUnion will only be compared to follow-up TransUnion scores)

Debt-to-income ratio of less than 40%

- Debt to income ratio is calculated as $[(\text{Total Minimum Monthly Payments} + \text{Rent}) / (\text{Total Income})] \times 100$
- Clients must have DTI >40% on their baseline in order to be counted as achieving this outcome

Savings equivalent to at least three months of expenses

- Three months of expenses is calculated as $[(\text{sum of all expenses in the expenses section of the baseline/follow-up}) + (\text{sum of all minimum monthly debt payments})] \times 3$
- All types of savings listed under the savings and assets section of the baseline/follow-up are counted as savings
- Clients are counted as achieving this outcome if their total savings on their follow-up assessment is equal to or greater than three months of expenses on their follow-up
- Clients must have savings less than three months of expenses on their baseline in order to be counted as achieving this goal.

Achieving financial stability

- Financial stability is defined as having a self-sufficient income, 650+ credit score, DTI less than 40%, and savings equivalent to three months of expenses.
- Clients must be below the self-sufficiency standard in order to be served at SparkPoint and be counted as achieving financial stability but do not have to be below all four goals in order to be counted.
- Clients could have come to SparkPoint already being above 650 credit score, or have a DTI < 40%, or savings equivalent to at least three months of expenses but achieve one or more goals at SparkPoint and still be counted as achieving financial stability